

Information to identify the case:

Debtor 1	Ethan A. Warren	Social Security number or ITIN	xxx-xx-5994
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 22-11143-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ethan A. Warren
aka Ethan Andrew Warren

1/12/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ethan A. Warren
Debtor

Case No. 22-11143-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 12, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:

Recip ID	Recipient Name and Address
db	+ Ethan A. Warren, 6 Spring Hill Drive, Laurel Springs, NJ 08021-2829
519506926	+ Rancocas Anesthesiology, PO Box 4603, Lancaster, PA 17604-4603
519520495	+ Rancocas Anesthesiology PA, c/o Sklar Law, LLC, 20 Brace Road, Suite 205, Cherry Hill NJ 08034-2634
519506928	+ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State Of New Jersey, PO Box 283, Trenton, NJ 08602
519506929	+ US Bank Custodian for PFS Financial, Attn: Hovatter Friedman Saputelli & Lev, 3221 Route 38 West, Suite 300, Mount Laurel, NJ 08054-9765

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	Jan 12 2024 20:52:00	Harold Kaplan, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
aty	^ MEBN	Jan 12 2024 20:51:21	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 12 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 12 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 12 2024 20:53:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: RASEBN@raslg.com	Jan 12 2024 20:52:00	U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
519520717	Email/Text: bankruptcytn@wakeassoc.com	Jan 12 2024 20:52:00	AMERICAN MEDICAL RESPONSE MIDATLANTIC, c/o Wakefield & Associates, LLC, PO Box 51272, Knoxville, TN 37950-1272
519510781	+ EDI: AISACG.COM	Jan 13 2024 01:38:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519506918	^ MEBN	Jan 12 2024 20:50:15	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
519506919	+ EDI: CAPITALONE.COM	Jan 13 2024 01:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519506920	+ Email/PDF: creditonebknofications@resurgent.com	Jan 12 2024 21:08:03	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519516967	Email/Text: BNCnotices@dcmservices.com		

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		Jan 12 2024 20:52:00	EMERG PHYS ASSOC OF S. JERSEY, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
519506921	EDI: IRS.COM	Jan 13 2024 01:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519552334	EDI: JEFFERSONCAP.COM	Jan 13 2024 01:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519506922	^ MEBN	Jan 12 2024 20:51:21	KML Law Group, PC, 701 Market St, Ste 5000, Philadelphia, PA 19106-1541
519512205	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2024 21:07:57	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519506923	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 12 2024 20:53:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
519512322	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 12 2024 20:53:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519506924	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 12 2024 20:53:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
519506925	EDI: PRA.COM	Jan 13 2024 01:38:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519541653	EDI: PRA.COM	Jan 13 2024 01:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519510680	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2024 21:07:50	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519506927	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 12 2024 20:53:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
519759174	+ Email/Text: bkteam@selenefinance.com	Jan 12 2024 20:52:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept., 3501 Olympus Blvd., Suite 500, Dallas, TX 75019-6295
519759175	+ Email/Text: bkteam@selenefinance.com	Jan 12 2024 20:52:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept., 3501 Olympus Blvd., Suite 500, Dallas, TX 75019, U.S. Bank Trust National Association 75019-6295
519506930	Email/Text: bankruptcytn@wakeassoc.com	Jan 12 2024 20:52:00	Wakefield & Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909
519514705	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 12 2024 20:53:00	Wilmington Trust, National Association at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2024 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Debtor Ethan A. Warren aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Wilmington Trust National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2019-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association hkaplan@rasnj.com, kimwilson@raslg.com
Sindi Mncina	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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